

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
2016-2405

Powers Kirm, LLC  
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856-802-1000

In Re:

Kenneth M. Frank  
Kim B. Frank



Order Filed on March 8, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-12477-JNP

Hearing Date: 02/27/2018

Judge: Honorable Jerrold N. Poslusny, Jr.

Chapter: 13

ORDER CURING ARREARS AND PROVIDING  
FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

**DATED: March 8, 2018**

A handwritten signature in dark ink, appearing to be "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Kenneth M. Frank and Kim B. Frank

Case No.: 15-12477-JNP

Caption of Order: ORDER CURING ARREARS AND PROVIDING  
FOR FURTHER DEFAULT

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Upon the motion of Powers Kirn, LLC, Attorney for PennyMac Loan Services, LLC servicing agent for Bank of America, N.A., debtors' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

**ORDERED** as follows:

1. Debtors shall commence curing post petition arrears through January 19, 2018, in the sum of \$28,224.42 which is itemized as follows:

Qty	Item	Amount	(From - To)		Extended Amount
9	Payments @	\$2,553.56	(3/17-11/17)	=	\$22,982.04
2	Payments @	\$2,621.19	(12/17-1/18)	=	\$5,242.38
	Arrears to Cure:			=	\$28,224.42

2. Post-petition funds in suspense totaling \$334.60 shall be applied to reduce the arrears.

3. Movant acknowledges funds received in the amount of \$2,562.00 on December 18, 2017.

4. Movant acknowledges receipt of funds in the amount of \$12,000.00 by Movant's counsel, which has been forwarded to Movant for application to the loan.

5. Debtors shall commence curing the balance of post-petition arrears by making payment of \$2,221.31 in addition to debtor's regular monthly mortgage payment starting February 1, 2018, and continuing through and including June 1, 2018.

6. Debtors shall make a payment of \$2,221.27 in addition to their July 1, 2018 payment.

7. The mortgagee is awarded a counsel fee and costs of \$681.00 on this application, which sum shall be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

8. Should debtors default in any payment for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtors and debtors' attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.

9. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.